

B18 (Official Form 18) (12/07)

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 12-34475-KCF
Chapter: 7
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Crystal M Ramirez
fka Crystal m Farre
477 Horizon Drive
Edison, NJ 08817

Social Security No.:
xxx-xx-2499

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: March 8, 2013

Kathryn C. Ferguson
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Crystal M Ramirez
DebtorCase No. 12-34475-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: bl8Page 1 of 3
Total Noticed: 36

Date Rcvd: Mar 08, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2013.

db
 513412808 +Crystal M Ramirez, 477 Horizon Drive, Edison, NJ 08817-5711
 513412809 #Access Group Inc, 5500 Brandywine Pkwy, Wilmington, DE 19803-1444
 513412810 +Acs/access Grp, 501 Bleecker St, Utica, NY 13501-2401
 513412812 +Bank Of America, Po Box 982235, El Paso, TX 79998-2235
 513412812 +Bill Me Later, P.O Box 2394, Omaha, NE 68103-2394
 513412818 +Equifax, POB 740241, Atlanta, GA 30374-0241
 513412819 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 513412823 +Horizon Blue Cross, PO Box 317, Newark, NJ 07101-0317
 513412825 +INS Payment Plan, 240 E lake street, #201, Addison, IL 60101-2852
 513412827 +JFK Medical Center, 65 James Street, Edison, NJ 08820-3903
 513412828 Juniper, P.O Box 1337, Philadelphia, PA 19101
 513412831 +Pnc Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701
 513412832 +Raritan Valley Regional, P.O. Box 949, Matawan, NJ 07747-0949
 513412833 +Robert Wood Johnson Hospital, PO Box 15448, Newark, NJ 07192-5448
 513412835 +University Pediatric assoc, 317 Cleveland Avenue, Highland Park, NJ 08904-1817
 513412836 +Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609
 513412837 +Westgate Resorts, 2801 Old Winter garden rd, Ocoee, FL 34761-2965
 513412838 +Work out World, 55 Parsonage Rd, Edison, NJ 08837-2480
 513464311 +Xerox, 501 Bleecker St., Utica, NY 13501-2401
 513412829 +labCorp, Esoterix Genetic Laboratory, P.O.Box 2240, Burlington, NC 27216-2240
 513412834 transunion, POB 2000, Crum Lynne, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: leah.bynon@usdoj.gov Mar 08 2013 22:41:07 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 08 2013 22:41:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr E-mail/Text: camanagement@mandtbank.com Mar 08 2013 22:39:24 M&T Bank, 1100 Wehrle Drive,
 Williamsville, NY 14221
 513412811 +EDI: TSYS2.COM Mar 08 2013 21:43:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 513412813 +EDI: CAPITALONE.COM Mar 08 2013 21:48:00 Cap One, Pob 30281,
 Salt Lake City, UT 84130-0281
 513412814 +EDI: CHASE.COM Mar 08 2013 21:48:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 513412815 +Fax: 602-659-2196 Mar 08 2013 23:01:52 Chex System, 7805 Hudson Road, suite 100,
 Saint Paul, MN 55125-1703
 513412816 +E-mail/Text: LMorrissey@philapark.org Mar 08 2013 22:40:00
 City of Philadelphia parking violation, PO Box 41819, Philadelphia, PA 19101-1819
 513412817 +EDI: TSYS2.COM Mar 08 2013 21:48:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 513412820 +EDI: RMSC.COM Mar 08 2013 21:48:00 Gecrb/old Navy, Po Box 965005, Orlando, FL 32896-5005
 513412821 +EDI: RMSC.COM Mar 08 2013 21:48:00 Gecrb/paypal Smart Con, Po Box 965005,
 Orlando, FL 32896-5005
 513412822 +EDI: RMSC.COM Mar 08 2013 21:48:00 Gecrb/qvc, Po Box 971402, El Paso, TX 79997-1402
 513412824 +EDI: HFC.COM Mar 08 2013 21:48:00 HSBC, PO Box 5253, Carol Stream, IL 60197-5253
 513412826 EDI: IRS.COM Mar 08 2013 21:48:00 Internal Revenue Service, 550 Main street, suite 1000,
 Cincinnati, OH 45999
 513412830 E-mail/Text: camanagement@mandtbank.com Mar 08 2013 22:39:24 M&t Bank, 1 Fountain Pl,
 Buffalo, NY 14203

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin
Form ID: b18

Page 2 of 3
Total Noticed: 36

Date Rcvd: Mar 08, 2013

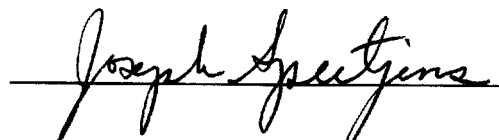
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0312-3

User: admin
Form ID: b18

Page 3 of 3
Total Noticed: 36

Date Rcvd: Mar 08, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2013 at the address(es) listed below:

Andrea Dobin ecftrusteead@sternslaw.com, NJ55@ecfcbis.com
Michelle Labayen on behalf of Debtor Crystal Ramirez michelle@bankruptcynyc.com,
aim_property@yahoo.com

TOTAL: 2